

Notice of Allowability	Application No.	Applicant(s)
	09/783,961	SUHMOON, HOON
	Examiner Kambiz Abdi	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to June 13, 2007.
2. The allowed claim(s) is/are 11, 13, 14, 17, and 18 (Re-numbered as 1-5).
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

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DETAILED ACTION

1. Prior office actions for related applications are incorporated in this office action by reference.

- Claims 11, 13, 14, 17 and 18 are amended.
- Claims 1-10, 12, and 15-16 are canceled.
- Claims 11, 13, 14, 17 and 18 are allowed.

Examiner's Amendment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

3. Authorization for this examiner's amendment was given in an interview with attorney Jay P. Beale conducted in person on June 27, 2007.

4. The examiner under agreement by the attorney representing the applicant has amended independent claim 17 and claims 11, 13, 14 and 18. Also canceling claims 15 and 16.

The claims in the application has been amended as follow:

1-10. (Cancelled).

11. (Withdrawn—Currently Amended) The system of claim 17 [[7]], wherein the cyber payment means is a cyber note, and wherein the cyber note is related to the current account of the corresponding user and marked with at least a unique note number and a due date.

12. (Cancelled).

13. (Currently Amended) The system of claim 17 [[7]], wherein the cyber payment means is a cyber check and the amount of money is within a withdrawal limit of the current account of the corresponding user.

14. (Withdrawn—Currently Amended) The system of claim 17 [[7]], wherein the cyber payment means is a cyber payment certificate, the cyber payment certificate is marked with at least a unique certificate number and a due date, and wherein the cyber payment certificate can be divided and transferred from the first user to the second user.

15-16. (Cancelled).

17. (Currently Amended) A system for issuing a cyber payment means for paying in cyber space marked with business identification information and processing transactions with the cyber payment

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means on a computer network, the system comprising:

a server computer configured to provide services to issue a cyber payment means and processing transactions with the cyber payment means on the computer network; and

a database managed by the server computer,

wherein the server computer is configured to:

receive member information including business identification information and a number of a current account from a user and stores the information by user in the database,

issue the cyber payment means at the request of a user accessing the server computer, the cyber payment means being marked with at least a unique number of the cyber payment means, a business identifier of the corresponding user, and an amount of money,

store the issued cyber payment means by user in the database; and

move the cyber payment means from a first user to a second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user using the cyber payment means when the first user is connected to the server

wherein the system is configured so that moving the cyber payment means from the first user to the second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user includes one or more of the following:

(1) receiving a request from the first user that a cyber check is divided into a plurality of cyber checks and paid; and

(2) receiving a request from the first user that a plurality of cyber checks are combined into one cyber check and paid,

wherein (1) includes:

(11) receiving input of a cyber check to be divided from the first user;

(12) receiving input of a business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in (11), and an amount of money of the cyber check resulting from the division;

(13) issuing a cyber check resulting from the division of the cyber check input in (11) with a newly assigned check number, corresponding to the business identifier and divided money input in (12); and

(14) receiving a request from the first user for payment to be performed using the divided cyber check issued in (13), and

~~The system of claim 16, wherein, in (13), the check number of the cyber check resulting from the division of the cyber check input in (11) is assigned corresponding to the check number of the cyber check input in (11) before division, and~~

wherein (2) includes:

assigning to the combined cyber check a newly assigned check number corresponding to a check number of one of the plurality of cyber checks before combination.

18. (Currently Amended) The system of claim 17 [[15]], wherein (2) comprises:

(21) receiving input of cyber checks to be combined from the first user;

(22) receiving input of a business identifier of the [[a]] second user to be paid with the combined

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cyber check after combination, from the first user;

(23) issuing the [[a]] combined cyber check marked with a sum of money of cyber checks to be combined, the business identifier of the second user to be paid, and the [[a]] newly assigned check number; and

(24) receiving a request from the first user for payment to be performed using the combined cyber check issued in (23).

Allowable Subject Matter

5. Claims 11, 13, 14, 17 and 18 are allowed over the prior art of record.

The following is an examiner's statement of reason for allowance:

6. The closest prior art of record is U.S Patent No. 6963843 to Yuichi Takatsu et al. discloses a system and method to provide an electronic commerce system in which electronic representations to be circulated represent property values themselves and which keeps the anonymity of the generator of an electronic representation and old participants who dealt with the electronic notes at the time of generating and transferring the electronic representation.

7. In regards to independent claim 17, the closest prior arts of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest the steps of:

(11) receiving input of a cyber check to be divided from the first user;

(12) receiving input of a business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in (11), and an amount of money of the cyber check resulting from the division;

(13) issuing a cyber check resulting from the division of the cyber check input in (11) with a newly assigned check number, corresponding to the business identifier and divided money input in (12); and

(14) receiving a request from the first user for payment to be performed using the divided cyber check issued in (13),

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8. And the further step of:

assigning to the combined cyber check a newly assigned check number corresponding to a check number of one of the plurality of cyber checks before combination.

9. None of the sited prior arts or combination of them provide such limitation as disclosed above, even if such prior arts would be found to teach single steps of the above limitations, one would not be motivated to combine them to arrive at such limitation as it has been recited within the claim.

10. Claims 11, 13, 14, and 18 are dependent upon independent claim 17, thus they all have the limitations of independent claims 11, 16, and 25. Therefore, they are allowable for that same reason stated above.

Conclusion

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to **Kambiz Abdi** whose telephone number is **(571) 272-6702**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Andrew Fischer** can be reached at **(571) 272-6779**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see;

<http://portal.uspto.gov/external/portal/pair>

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Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks
Washington, D.C. 20231**

Kambiz Abdi
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KAMBIZ ABDI
PRIMARY EXAMINER

July 5, 2007